

No. 229

ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks
and
Trust Companies

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National Banks

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December 31, 1983

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Aggregate Resources and Liabilities of (112) State Banks and (3) Trust Companies, December 31, 1983, Compared with Report of (111) State Banks and (3) Trust Companies, December 31, 1982
Figures In Thousands

RESOURCES	Dec. 31, 1983	Dec. 31, 1982	Decrease-Increase+
Cash and Banks	\$ 271,908	\$ 261,539	\$ 10,369+
U.S. Treas. Securities	511,756	295,084	216,672+
U.S. Agency Securities	171,313	206,331	35,018-
State and Mun. Securities	313,882	326,931	13,049-
Other Securities	5,708	8,363	2,655-
Funds Sold	126,631	127,657	1,026-
Loans & Discounts	1,661,170*	1,524,807*	136,363+
Lease Financing	2,231	1,521	710+
Premises, F & F	57,702	53,273	4,429+
Other Real Estate	12,616	9,918	2,698+
Other Assets	83,514	67,916	15,598+
	<u>\$ 3,218,431</u>	<u>\$ 2,883,340</u>	<u>\$ 335,091+</u>
LIABILITIES			
Demand Deposits I.P.C.	\$ 444,345	\$ 453,499	\$ 9,154-
Time & Savings I.P.C.	2,102,522	1,831,901	270,621+
U.S. Government Deposits	4,984	3,694	1,290+
Other Public Deposits	236,676	201,904	34,772+
All Other Deposits	4,212	5,800	1,588-
Off. & Cert. Checks	27,198	28,667	1,469-
Total Deposits	<u>\$ 2,819,937</u>	<u>\$ 2,525,465</u>	<u>\$ 294,472+</u>
Funds Purchased	61,172	50,335	10,837+
Other Borrowed Funds	9,975	13,223	3,248-
Mortgages & Leases	3,163	3,314	151-
Other Liabilities	49,057	41,696	7,361+
Sub. Notes & Debentures	4,599	5,783	1,184-
Common Stock	71,568	70,068	1,500+
Surplus	112,595	99,370	13,225+
Undivided Prof. & Cap. Res.	86,365	74,086	12,279+
	<u>\$ 3,218,431</u>	<u>\$ 2,883,340</u>	<u>\$ 335,091+</u>
*After deduction of Loan Reserves	\$ 15,018	\$ 13,189	\$ 1,829+

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1983, Compared With Report of (55) National Banks in Montana, December 31, 1982**
Figures In Thousands

RESOURCES	Dec. 31, 1983	Dec. 31, 1982	Decrease-Increase+
Cash and Banks	\$ 428,806	\$ 379,502	\$ 49,304+
U.S. Treas. Securities	430,995	212,491	218,504+
U.S. Agency Securities	84,957	132,461	47,504-
State and Mun. Securities	319,905	347,954	28,049-
Other Securities	15,061	17,059	1,998-
Funds Sold	154,895	124,171	30,724+
Loans & Discounts	2,073,802*	1,903,612*	170,190+
Lease Financing	4,620	7,061	2,441-
Premises, F & F	64,814	66,157	1,343-
Other Real Estate	13,143	12,316	827+
Other Assets	74,109	66,342	7,767+
	<u>\$ 3,665,107</u>	<u>\$ 3,269,126</u>	<u>\$ 395,981+</u>
LIABILITIES			
Demand Deposits I.P.C.	\$ 438,361	\$ 451,171	\$ 12,810-
Time & Savings I.P.C.	2,214,145	1,995,069	219,076+
U.S. Government Deposits	3,904	4,740	836-
Other Public Deposits	167,348	172,593	5,245-
All Other Deposits	45,084	69,608	24,524-
Off. & Cert. Checks	24,082	22,708	1,374+
Total Deposits	<u>\$ 2,892,924</u>	<u>\$ 2,715,889</u>	<u>\$ 177,035+</u>
Funds Purchased	413,653	223,166	190,487+
Other Borrowed Funds	44,621	23,465	21,156+
Mortgages & Leases	7,863	7,928	65-
Other Liabilities	51,121	48,839	2,282+
Sub. Notes & Debentures	16,566	18,992	2,426-
Common Stock	73,929	73,684	245+
Surplus	78,967	78,248	719+
Undivided Prof. & Cap. Res.	85,463	78,915	6,548+
	<u>\$ 3,665,107</u>	<u>\$ 3,269,126</u>	<u>\$ 395,981+</u>
*After deduction of Loan Reserves	\$ 20,545	\$ 17,450	\$ 3,095+
Grand Total — All Banks of Montana	<u>\$ 6,883,538</u>	<u>\$ 6,152,466</u>	<u>\$ 731,072+</u>

**Data relating to National Banks obtained through the cooperation of the Regional Administrator of National Banks, San Francisco, California.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1983	Dec. 31, 1982	NATIONAL BANKS	Dec. 31, 1983	Dec. 31, 1982
Loans as Percentage of Total Assets	51.84%	53.10%	Loans as Percentage of Total Assets	56.82%	58.45%
Loans as Percentage of Total Deposits	59.44%	60.90%	Loans as Percentage of Total Deposits	72.40%	70.73%
Capital and Reserve a/c's as Percentage of Total Assets	8.97%	9.06%	Capital and Reserve a/c's as Percentage of Total Assets	7.47%	8.13%
Capital and Reserve a/c's as Percentage of Total Deposits	10.29%	10.39%	Capital and Reserve a/c's as Percentage of Total Deposits	9.52%	9.84%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	27.79%	22.04%	Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	29.72%	21.80%
Time Deposits as Percentage of Total Deposits I.P.C.	82.55%	80.16%	Time Deposits as Percentage of Total Deposits I.P.C.	83.47%	81.55%
Demand Deposits as Percentage of Total Deposits I.P.C.	17.45%	19.84%	Demand Deposits as Percentage of Total Deposits I.P.C.	16.53%	18.45%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee Yellowstone Bank (1)
 Anaconda First Security Bank
 Ashland Cheyenne Western Bank (1)
 Baker The Bank of Baker
 Belgrade Valley Bank of Belgrade
 Belt Belt Valley Bank (1)
 Big Fork Flathead Bank
 Big Sandy Northern Bank of Montana
 Big Timber Citizens Bank & Trust Co. (1)
 First Security Bank
 Billings American Bank
 First Bank-West Billings
 First Citizens Bank
 Montana Bank of Billings (1)
 Pioneer Bank
 Rimrock Bank
 Western Bank
 Boulder First Boulder Valley Bank
 Bozeman First Citizens Bank of Bozeman (1)
 First Security Bank
 Western Bank
 Bridger Bank of Bridger
 Broadus Powder River County Bank (1)
 Butte 1st Citizens Bank (1)
 First Bank Butte (1)
 Cascade Stockmens Bank (1)
 Chester Liberty Bank of Montana (1)
 Chinook Blaine Bank of Montana (1)
 Choteau Citizens State Bank (1)
 Colstrip Security Bank of Colstrip
 Columbia Falls Bank of Columbia Falls
 Columbus The Yellowstone Bank (1)
 Conrad Farmers State Bank
 Pondera Bank of Montana
 Culbertson Culbertson State Bank (1)
 Cut Bank First Interstate Bank of Glacier Co.
 Deer Lodge Deer Lodge Bank & Trust Co.
 First Security Bank
 Denton Farmers State Bank (1)
 Dillon State Bank & Trust Co.
 Dutton Dutton State Bank
 Ennis First Madison Valley Bank
 Fairview Fairview Bank
 Forsyth First State Bank
 *Montana Bank of Forsyth (1)
 Fort Benton First State Bank
 Froid First State Bank (1)
 Glasgow Treasure State Bank
 Glendive First Fidelity Bank
 First Security Bank (1)
 Great Falls Central Bank of Montana (1)
 Eastside Bank of Montana
 First Interstate Bank of Great Falls (1)
 The Village Bank
 Trust Corporation of Montana
 Hamilton Citizens State Bank
 Ravalli County Bank (1)
 Hardin Big Horn Bank
 Little Horn State Bank
 Harlem Security State Bank

Havre Citizens Bank of Montana (1)
 First Security Bank (1)
 Helena Bank of Montana (1)
 First Security Bank (1)
 First Trust Co. of Montana
 Norwest Bank Helena (1)
 Norwest Capital Management &
 Trust Co., Montana
 The Valley Bank
 Jordan Garfield County Bank
 Kalispell First Security Bank
 Valley Bank of Kalispell
 Laurel First Security Bank (1)
 The Yellowstone Bank (1)
 Lewistown Midstate Bank of Montana (1)
 Norwest Bank Lewistown
 Libby United Bank
 Lincoln First Bank of Lincoln
 Livingston First Security Bank (1)
 Montana Bank of Livingston (1)
 Lolo Bitterroot Valley Bank
 Malta First Security Bank (1)
 First State Bank (1)
 Manhattan Manhattan State Bank
 Miles City First Citizens Bank
 First Security Bank & Trust Co.
 Missoula First Security Bank (1)
 Missoula Bank of Montana (1)
 Montana Bank of South Missoula
 Philipsburg Flint Creek Valley Bank (1)
 Plentywood Security State Bank
 Polson First Citizens Bank (1)
 Security State Bank (1)
 Poplar Traders State Bank
 Ronan Ronan State Bank (1)
 Roundup First Security Bank
 Rudyard Farmers Merchants Bank of Montana
 St. Ignatius Lake County Bank (1)
 Scobey Citizens State Bank
 Shelby First State Bank
 Toole County State Bank
 Sheridan Bank of Sheridan
 Sidney 1st United Bank (1)
 Stanford Basin State Bank
 Stevensville First State Bank
 Superior Montana Bank of Mineral County
 Terry State Bank of Terry (1)
 Thompson Falls .. First State Bank of Montana (1)
 Three Forks Security Bank of Three Forks
 Townsend State Bank of Townsend (1)
 Valler Valler Bank of Montana
 Victor Farmers State Bank (1)
 W. Yellowstone ... First Security Bank
 Whitefish Mountain Bank
 Whitehall Whitehall State Bank
 Worden Farmers State Bank (1)

(1) Members Federal Reserve Bank
***Opened 8-1-83**

MONTANA NATIONAL BANKS

Absarokee United Bank of Absarokee, N.A.
 Anaconda Norwest Bank Anaconda-Butte, N.A.
 Baker Montana Bank of Baker, N.A.
 Billings First Bank, N.A.
 Norwest Bank Billings, N.A.
 Security Bank, N.A.
 Bozeman First National Bank
 Montana Bank of Bozeman, N.A.
 Browning First National Bank of Browning, N.A. (2)
 Butte Miner's Bank of Montana, N.A.
 Montana Bank of Butte, N.A.
 Chinook Western Bank of Chinook, N.A.
 Circle Montana Bank of Circle, N.A.
 Columbia Falls Glacier National Bank
 Cut Bank First National Bank
 Dillon Norwest Bank Dillon, N.A.
 Ekalaka First National Bank
 Eureka First National Bank
 Fairfield First National Bank
 Fromberg Clarks Fork National Bank
 Geraldine First National Bank
 Glasgow First National Bank
 First Security Bank of Montana, N.A.
 Glendive First National Bank
 Great Falls First Bank, N.A.
 First Bank West, N.A.
 Norwest Bank Great Falls, N.A.
 Harlowton Continental National Bank
 Havre First National Bank
 Helena First Bank Helena, N.A.
 Hinsdale First National Bank
 Hysham First National Bank
 Kalispell First Interstate Bank of Kalispell, N.A.
 Norwest Bank Kalispell, N.A.
 Lewistown First National Bank
 Libby First National Bank
 Livingston First National Park Bank
 Miles City First National Bank
 Missoula First Bank-Southside Missoula, N.A.
 First Bank-Western Montana, N.A.
 First National Montana Bank
 of Missoula
 Plains First National Bank
 Plentywood Montana National Bank
 Red Lodge Montana Bank of Red Lodge, N.A.
 United States National Bank
 Richey Richey National Bank
 Roundup Montana Bank of Roundup, N.A.
 Sidney Montana Bank of Sidney, N.A.
 The Richland National Bank & Trust
 Twin Bridges First National Bank
 Whitefish First National Bank
 White Sul. Sprgs. ... First National Bank
 Wibaux First National Bank & Trust
 Wolf Point Citizens First National Bank
 Western National Bank

(2) Closed 11-14-83.

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